

App. No. 08/869,872
Amendment Dated November 29, 2006
Reply to Final Office Action of June 29, 2006

Listing of claims:

1 - 25. (Canceled.)

26. (Currently amended) A method for automatically substituting payee names received from the electronic transfer of financial data when displayed in a personal financial management program, comprising the steps of:

receiving an electronic financial statement transmitted from a financial services provider, wherein the electronic financial statement comprises one or more transaction entries, each transaction entry comprising an original payee name used by the financial services provider in the electronic financial statement and a transaction amount;

receiving a user command associating the original payee name with a preferred payee name assigned by a user for use in the personal financial management program;

creating a data structure that comprises a dummy payee table comprising a dummy field;

moving the original payee name to the dummy field;

associating the original payee name in the dummy field to the preferred payee name in the dummy field and indicating an assignment of the preferred payee name;

~~when the user selects~~ing an individual transaction for display, searching the dummy payee table to determine if there exists a match for the original payee name that indicates the assignment of the preferred payee name; ~~and~~

~~where there exists a match upon determining there exists~~ a match in the ~~dummy~~ dummy payee table for the original payee name and the assignment of the preferred payee name, automatically displaying the preferred payee name of the associated original payee name instead of the associated original payee name in the electronic financial statement listing the associated original payee name; and

upon determining there does not exist a match, searching an active payee table to locate and display an original payee name.

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27.-28. (Canceled.)

29. (Previously Presented) The method of claim 26, further comprising the step of reconciling an ending balance in the financial statement with an opening balance in a personal data store by:

comparing ~~the~~ an earliest dated transaction in the a personal data store to ~~the~~ an earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

if ~~the~~ an earliest dated transaction in the a personal data store is not later than ~~the~~ an earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and
displaying the correct beginning balance.

30. (Previously Presented) The method of claim 29 further comprising the step of displaying a prompt indicating that the opening balance has changed to the correct beginning balance in the personal data store.

31. (Previously Presented) The method of claim 29, wherein the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store comprises the steps of:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as ~~the~~ an ending period of the financial statement;

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if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store; and

if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating ~~the~~ a closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and ~~the~~ an earliest dated transaction in the personal data store.

32. (Previously Presented) The method of claim 31, further comprising the steps of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

33. (Previously Presented) A computer system configured to automatically substitute payee names received from the electronic transfer of financial data when displayed in personal financial management program by performing the steps of:

receiving an electronic financial statement transmitted from a financial services provider, wherein the electronic financial statement comprises one or more transaction entries, each transaction entry comprising an original payee name used by the financial services provider in the electronic financial statement and a transaction amount;

receiving a user command associating the original received payee name with a preferred payee name assigned by a user for use in the personal financial management program;

creating a data structure that comprises a dummy payee table comprising a dummy field;

moving the original payee name to the dummy field;

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associating the original payee name in the dummy field to the preferred payee name in the dummy field and indicating an assignment of the preferred payee name;

selecting an individual transaction for display, searching the dummy payee table to determine if there exists a match for the original payee name that indicates the assignment of the preferred payee name;

upon determining there exists a match in the dummy payee table for the original payee name and the assignment of the preferred payee name, automatically displaying the preferred payee name of the associated original payee name instead of the associated original payee name when the user accesses an individual transaction in the electronic financial statement listing the associated original payee name; and

upon determining there does not exist a match, searching an active payee table to locate and display an original payee name.

34.-35. (Canceled.)

36. (Previously Presented) The computer system of claim 33, further configured to perform the step of reconciling an ending balance in the first financial statement with an opening balance in a personal data store by:

comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and displaying the correct beginning balance.

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37. (Previously Presented) The computer system of claim 36, further configured to perform the step of displaying a prompt indicating that the opening balance has changed to the correct beginning balance in the personal data store.

38. (Previously Presented) The computer system of claim 36, further configured to perform the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store by:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store;

and if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

39. (Previously Presented) The computer system of claim 38, further configured to perform the steps of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

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40. (Previously Presented) A computer-readable medium on which is stored a computer program comprising instructions which, when executed by a computer, perform the steps of:

receiving an electronic financial statement transmitted from a financial services provider, wherein the electronic financial statement comprises one or more transaction entries, each transaction entry comprising an original payee name used by the financial services provider in the electronic financial statement and a transaction amount;

receiving a user command associating the original payee name with a preferred payee name assigned by a user for use in the personal financial management program;

creating a data structure that comprises a dummy payee table comprising a dummy field;

moving the original payee name to the dummy field;

associating the original payee name in the dummy field to the preferred payee name in the dummy field and indicating an assignment of the preferred payee name;

selecting an individual transaction for display, searching the dummy payee table to determine if there exists a match for the original payee name that indicates the assignment of the preferred payee name; and;

upon determining there exists a match in the dummy payee table for the original payee name and the assignment of the preferred payee name, automatically displaying the preferred payee name of the associated original payee name instead of the associated original payee name when the user accesses an individual transaction in the electronic financial statement listing the associated original payee name; and

upon determining there does not exist a match, searching an active payee table to locate and display an original payee name.

41.-42. (Canceled.)

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43. (Previously Presented) The computer-readable medium of claim 40, further comprising the step of reconciling an ending balance in the first financial statement with an opening balance in a personal data store by:

comparing the earliest dated transaction in the personal data store to the earliest dated transaction in the financial statement to determine whether the earliest dated transaction in the personal data store is later than the earliest dated transaction in the financial statement;

if the earliest dated transaction in the personal data store is not later than the earliest dated transaction in the financial statement, then determining whether any of the transactions of the financial statement have been downloaded into the personal data store;

if none of the transactions of the financial statement have been downloaded into the personal data store, then calculating a correct beginning balance that is different from the opening balance in the personal data store; and

displaying the correct beginning balance.

44. (Previously Presented) The computer-readable medium of claim 43, further comprising the step of displaying a prompt indicating that the opening balance has changed to the correct beginning balance in the personal data store.

45. (Previously Presented) The computer-readable medium of claim 43, wherein the step of determining whether any of the transactions of the financial statement have been downloaded into the personal data store comprises:

comparing the ending balance in the financial statement to the transactions in the personal data store to determine whether any transaction date in the personal data store is the same as the ending period of the financial statement;

if so, then identifying any of the transactions of the financial statement having the same date as the transactions in the personal data store; and

if none of the transaction dates in the personal data store are the same as the ending period of the financial statement, then locating the closest transaction date in the personal data

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store that occurs before the ending period of the financial statement and identifying any of the transactions of the financial statement having one of the transaction dates in a range extending between the closest transaction date in the personal data store and the earliest dated transaction in the personal data store.

46. (Previously Presented) The computer-readable medium of claim 45, further comprising the step of:

downloading the transactions of the financial statement into the personal data store; and

marking the downloaded transactions with a flag to indicate those transactions in the personal data store that have been downloaded from the financial statement.

47. (Previously Presented) A method for automatically substituting for names of payees, wherein the names of the payees are received from the electronic transfer of financial data into a personal financial management program, comprising the steps of:

storing at least one preferred name assigned by a user for use within the personal financial management program in a dummy field of a data structure;

receiving an electronic financial statement transmitted from a financial services provider, wherein the electronic financial statement comprises one or more transaction entries, each transaction entry comprising an original payee name used by the financial services provider in the electronic financial statement and a transaction amount;

moving the original payee name to the dummy field;

associating the original payee name in the dummy field to the preferred payee name in the dummy field and indicating an assignment of the preferred payee name;

selecting an individual transaction for display, searching the dummy payee table to determine if there exists a match for the original payee name that indicates the assignment of the preferred payee name;

upon determining there exists a match in the dummy payee table for the original payee name and the assignment of the preferred payee name, automatically displaying the

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preferred payee name of the associated original payee name instead of the associated original payee name when an individual transaction listing the original payee name is accessed in a subsequently received electronic financial statement received from the financial services provider; and

upon determining there does not exist a match, searching an active payee table to locate and display an original payee name.

48. (Canceled.)